

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re:

WILLIAM F SCAMEHORN  
ROSEMARIE  
MCMANUS-SCAMEHORN  
Debtor(s)

Case No. DK-09-09622

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Barbara P. Foley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2009.
- 2) The plan was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/02/2011, 09/06/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/22/2011.
- 5) The case was converted on 07/19/2013.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,859.60.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$107,393.55
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$107,393.55</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,563.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,455.04
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,018.04</b>
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Attorney fees paid and disclosed by debtor:	\$37.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES LLC	Unsecured	3,612.12	931.22	931.22	36.92	0.00
BORGESS MEDICAL CENTER	Unsecured	113.26	NA	NA	0.00	0.00
BRONSON MEDICAL GROUP	Unsecured	149.48	NA	NA	0.00	0.00
CHARTER ONE	Secured	20,150.00	19,094.72	0.00	4,767.15	0.00
CHASE BANK USA	Unsecured	509.00	509.50	509.50	20.19	0.00
CITIBANK	Unsecured	1,997.32	2,159.83	2,159.83	91.27	0.00
CITIBANK	Unsecured	353.31	392.47	392.47	15.56	0.00
CITIBANK	Unsecured	1,587.71	1,742.03	1,742.03	69.07	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,380.73	3,627.45	3,627.45	153.29	0.00
ECAST SETTLEMENT CORP	Unsecured	190.00	294.58	294.58	11.69	0.00
ECAST SETTLEMENT CORP	Unsecured	2,588.91	2,690.69	2,690.69	113.70	0.00
ECMC	Unsecured	55,000.00	58,372.99	58,372.99	2,466.70	0.00
EDUCATIONAL COMMUNITY CREDIT UNION	Secured	4,570.00	4,471.14	4,471.14	4,471.14	510.84
GE MONEY BANK	Unsecured	518.30	590.15	590.15	23.40	0.00
GE MONEY BANK	Unsecured	320.00	356.41	356.41	14.13	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	824.60	16.04	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	800.00	824.60	808.56	808.56	0.00
KALSEE CREDIT UNION	Unsecured	2,037.50	2,051.97	2,051.97	86.72	0.00
KRAAI WELL DRILLING @	Unsecured	1,457.00	NA	NA	0.00	0.00
OPHRY'S LLC	Unsecured	1,330.00	1,530.49	1,530.49	60.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	162.00	166.79	166.79	6.62	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,829.41	7,014.94	7,014.94	296.44	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,693.00	1,770.05	1,770.05	70.17	0.00
PREMIER MEDICAL CARE PC	Unsecured	99.00	NA	NA	0.00	0.00
RBS CITIZENS NA	Secured	151,446.93	151,734.72	0.00	63,355.68	0.00
TOYOTA MOTOR CREDIT CORP	Secured	16,200.00	16,411.94	16,411.94	16,411.94	1,881.00
UNITED STUDENT AID FUNDS	Unsecured	37,502.00	38,423.84	38,423.84	1,623.70	0.00
US DEPARTMENT OF EDUCATION	Unsecured	38,044.49	47,540.78	47,540.78	2,008.96	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$68,122.83	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,883.08	\$20,883.08	\$2,391.84
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,883.08</b>	<b>\$89,005.91</b>	<b>\$2,391.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$808.56	\$808.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$808.56</b>	<b>\$808.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$170,182.22</b>	<b>\$7,169.20</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,018.04</u>	
Disbursements to Creditors	<u>\$99,375.51</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$107,393.55</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/15/2013

By: /s/ Barbara P. Foley

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.